

**Information to identify the case:**

Debtor 1 **Jason T Nickels**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Virginia**  
Case number: **18-14235-KHK**

Social Security number or ITIN **xxx-xx-5520**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**  
Date case filed for chapter **7 12/19/18**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Jason T Nickels	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	125 Stefaniga Rd Stafford, VA 22556	
<b>4. Debtor's attorney</b> Name and address	Jeremy Calvin Huang CHADWICK WASHINGTON, et al. 3201 Jermantown Rd. Suite 600 Fairfax, VA 22030	Contact phone 7033521900 Email: <a href="mailto:jhuang@chadwickwashington.com">jhuang@chadwickwashington.com</a>
<b>5. Bankruptcy trustee</b> Name and address	H. Jason Gold Nelson Mullins Riley & Scarborough LLP 101 Constitution Avenue, N.W. Suite 900 Washington, DC 20001	Contact phone (202) 712-2800 Email: <a href="mailto:jason.gold@nelsonmullins.com">jason.gold@nelsonmullins.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	200 South Washington Street Alexandria, VA 22314	<b>For the Court:</b> Clerk of the Bankruptcy Court: William C. Redden
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 703-258-1200	Date: December 26, 2018
<b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029		
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<b>7. Meeting of creditors</b>	<b>January 28, 2019 at 09:00 AM</b>	Location: <b>1725 Duke Street, Suite 520, Alexandria, VA 22314</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
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<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: March 29, 2019</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
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<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://bankruptcynotices.uscourts.gov">bankruptcynotices.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	
<b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

Certificate of Notice Page 4 of 5  
United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Jason T Nickels  
DebtorCase No. 18-14235-KHK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-9

User: palaciosl  
Form ID: 309APage 1 of 2  
Total Noticed: 36

Date Rcvd: Dec 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2018.

db +Jason T Nickels, 125 Stefaniga Rd, Stafford, VA 22556-6704  
 14654544 +ADD Advanced, 4660 Kenmore Ave, Suite 810, Alexandria, VA 22304-1300  
 14654548 ASE Physicians, 20010 Century Blvd, Suite 200, Germantown, MD 20874-1118  
 14654543 +Account Rcv Mgmt Svc, 2727 Philmount Ave, Suite 100, Huntingdon Valley, PA 19006-5398  
 14654545 +Alexandria Advanced Dentistry, 4660 Kenmore Ave, Suite 318, Alexandria, VA 22304-1306  
 14654546 Alteon Health, PO Box 826481, Philadelphia, PA 19182-6481  
 14654547 +Anthem, PO Box 27401, Richmond, VA 23279-7401  
 14654549 Assoc of Alexandria Radiology, PO Box 79537, Baltimore, MD 21279-0537  
 14654550 +Cashef, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863  
 14654552 Comcast, PO Box 3005, Southeastern, PA 19398-3005  
 14654553 +Comprehensive Physician Rsc, 10716 Richmond Hwy # 204, Lorton, VA 22079-2645  
 14654558 +Emergency Phy Assoc of PA, c/o Midwest Recovery Systems, PO Box 899, Florissant, MO 63032-0899  
 14654559 +Fredericksburg Emergency Med, c/o PMAB, LLC, PO Box 12150, Charlotte, NC 28220-2150  
 14654561 INOVA, PO Box 37013, Baltimore, MD 21297-3013  
 14654577 +Lineburger, Goggan, et al, 61 Broadway, Suite 2600, New York, NY 10006-2840  
 14654563 +Loudoun Medical Group, 224 D Cornwall St. NW, Suite 403, Leesburg, VA 20176-2704  
 14654564 +Mary Washington Healthcare, 2300 Fall Hill Ave, Suite 101, Fredericksburg, VA 22401-3342  
 14654565 +Medical Imaging of Fredericksb, 1201 Sam Perry Blvd, Suite 102, Fredericksburg, VA 22401-4490  
 14654566 Medical Imaging of Lehigh, PO Box 3226, Allentown, PA 18106-0226  
 14654567 +Medstar, 10980 Grantchester Way, Columbia, MD 21044-6108  
 14654570 +NY City Health and Hospitals, PO Box 27137, New York, NY 10087-7137  
 14654572 +Radiological Assoc of Frederic, 4718 Carr Dr., Fredericksburg, VA 22408-2686  
 14654573 +Stafford Hospital, 2300 Fall Hill Ave, Suite 101, Fredericksburg, VA 22401-3342  
 14654574 +Synergecit Communication, 5450 NW Central #220, Houston, TX 77092-2061  
 14654575 +Virginia Hospital Center, 601 S. Carlin Springs Rd, Arlington, VA 22204-1044

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jhuang@chadwickwashington.com Dec 27 2018 03:16:10 Jeremy Calvin Huang,  
 CHADWICK WASHINGTON, et al., 3201 Jermantown Rd., Suite 600, Fairfax, VA 22030  
 tr +EDI: FHJGOLD.COM Dec 27 2018 07:58:00 H. Jason Gold,  
 Nelson Mullins Riley & Scarborough LLP, 101 Constitution Avenue, N.W., Suite 900,  
 Washington, DC 20001-2133  
 14654560 EDI: HNDA.COM Dec 27 2018 07:58:00 Honda Finance, Attn: Bankruptcy, PO Box 168088,  
 Irving, TX 75016  
 14654551 +EDI: CKSFINANCIAL.COM Dec 27 2018 07:58:00 CKS FInancial, PO Box 2856,  
 Chesapeake, VA 23327-2856  
 14654554 +E-mail/Text: bankruptcy@onlineis.com Dec 27 2018 03:17:56 Consolidated Edison Co of NY,  
 c/o Online Collections, PO Box 1489, Winterville, NC 28590-1489  
 14654555 +E-mail/Text: collect@ccsroanoke.com Dec 27 2018 03:18:19 Creditors Collection Service,  
 Attn: Bankruptcy, PO Box 21504, Roanoke, VA 24018-0152  
 14654557 E-mail/Text: pspitzer@emaonline.com Dec 27 2018 03:17:46 Emergency Medical Associates,  
 20010 Century Blvd, Suite 200, Germantown, MD 20874-1118  
 14654568 +EDI: NFCU.COM Dec 27 2018 07:58:00 Navy Federal Credit Union, PO Box 3700,  
 Merrifield, VA 22119-3700  
 14654569 +E-mail/Text: netcreditbnc@enova.com Dec 27 2018 03:18:25 NetCredit, 175 W. Jackson Blvd,  
 Suite 1000, Chicago, IL 60604-2863  
 14654571 +E-mail/Text: Bankruptcies@nragroup.com Dec 27 2018 03:18:47 Ponono Med Center,  
 c/o National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015  
 14654556 EDI: USBANKARS.COM Dec 27 2018 07:58:00 Elan Financial Service, Attn: Bankruptcy,  
 4801 Frederica St, Owensboro, KY 42301

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14654562 INOVA Alexandria, 2990 Telestar Court, Falls Church, VA 22042, Lineburger, Goggan, et al,  
 61 Broadway, Suite 2600

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0422-9

User: palaciosl  
Form ID: 309A

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Dec 26, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

H. Jason Gold jason.gold@nelsonmullins.com,  
VA19@ecfcbis.com; jgold@cf.epiqsystems.com; hlg@trustesolutions.net; robert.ours@nelsonmullins.com;  
lori.stewart@nelsonmullins.com  
Jeremy Calvin Huang on behalf of Debtor Jason T Nickels jhuang@chadwickwashington.com,  
lwoodward@chadwickwashington.com  
John P. Fitzgerald, III ustpregion04.ax.ecf@usdoj.gov

TOTAL: 3